


## Appendix A-1

## Urban Ministry Micro-credit Project

Categories		Amount in Naira
<b>A. Loan Fund</b>		
A.1	Lending capital	10,000,000
	<b>Sub-Total</b>	<b>10,000,000</b>
<b>B. Training</b>		
B.1	ADF accounting system training	60,000
B.2	Monitoring and evaluation training	27,000
B.3	Micro-credit administration training	25,500
B.4	Financial management training	15,050
B.5	Organizational mgt and leadership training	56,400
B.6	Credit management internship	102,000
B.7	Computer-based financial mgt training	20,000
B.8	Loan Performer software and training	305,500
B.9	ADF grantee micro-credit workshops	378,000
B.10	Financial management and enterprise development	110,000
B.11	HIV/AIDS prevention training	587,000
	<b>Sub- Total</b>	<b>1,686,450</b>
<b>C. Operating expenses</b>		
C.1	Three credit officers salary	1,890,000
C.2	Accountant's salary	300,000
C.3	Loan monitoring	480,000
C.4	Office supplies, stationary & loan documents	40,000
C.5	Banking and communication	70,000
C.6	Telephone installation	80,000
	<b>Sub-Total</b>	<b>2,860,000</b>
<b>D. Equipment</b>		
D.1	Computer/printer	317,500
D.2	Generating set	150,000
D.3	Motorcycles for monitoring (2)	300,000
D.4	Used Vehicle	3,000,000
	<b>Sub-Total</b>	<b>3,767,500</b>
<b>E. Evaluation</b>		
E.1	Impact assessment tracking tool	50,000
E.2	Mid-term project evaluation	200,000
E.3	Impact evaluation (end of project)	300,000
	<b>Sub-Total</b>	<b>550,000</b>
	<b>Grant Sub-Total</b>	<b>18,863,950</b>
	<b>Audit</b>	<b>400,000</b>
	<b>Grant Total</b>	<b>19,263,950</b>

ADF  Grantee 